

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

April J. Williams

S.S. No.: xxx-xx-2561

Mailing Address: 114 Nichols Avenue, Roxboro, NC 27573-

Case No. 09-81893

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 26, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 10, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/1/09

Lastname-SS#: Williams-2561

RETAIN COLLATERAL & PAY DIRECTOR SIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
CitiFinancial	1	2006 Dodge Stratus

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

RECEIVED SECURED CONTRACT CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
1st DOT-Wells Fargo	4	\$1,961	**
			**
			**
			**

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
1st DOT-Wells Fargo	4	\$647	N/A	n/a	\$647.00	Residence
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SID - SECURED DEBTS @ 100%

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Non-910-HSBC	2	\$10,103	6.00	\$101	\$214.18	2005 Chrysler Pacifica
			6.00			
			6.00			
			6.00			

SID - SECURED DEBTS @ 100%..

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			6.00			
			6.00			
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.

\$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

\$186

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%..)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount

DMI= None(\$0)

None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,019 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 13.44 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (6/24/09) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service***
Post Office Box 21126
Philadelphia, PA 19114-0326

Citifinancial Auto**
Bankruptcy Department
PO Box 9579
Coppell, TX 75019-9578

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Atlantic Credit & Finance Inc.***
Post Office Box 13386
Roanoke, VA 24033-3386

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

BB&T
PO Box 698
Wilson, NC 27894-0698

HSBC Auto Finance **
Post Office Box 17903
San Diego, CA 92177-7903

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

BB&T
Customer Service
P.O. Box 30495
Tampa, FL 33630

HSBC/BOSCOV
PO BOX 4274
Reading, PA 19606

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Belk***
c/o GE Money Bank
Attn: Bankruptcy Dept
Post Office Box 103104
Roswell, GA 30076

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial Customer Service**
Post Office Box 3425
Buffalo, NY 14240

Interstate Credit Collections
Post Office Box 3136
Winston Salem, NC 27102-3136

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Boscov's**
Retail Services
PO Box 15521
Wilmington, DE 19850-5521

JC Penney **
C/o GE Money Bank
ATTN: Bankruptcy Dept
Post Office Box 103104
Roswell, GA 30076-3104

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citibank (South Dakota), NA
Post Office Box 6497
Des Moines, IA 50368-9025

Lowe's***
C/o GE Money Bank
ATTN: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CitiFinancial Auto
P.O. Box 3050
Coraopolis, PA 15108

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Peebles **
C/o WFNNB
PO Box 182125
Columbus, OH 43218-2125

Wells Fargo Home Mortgage
Post Office Box 14411
Des Moines, IA 50306-3411

Person County Tax Collector
105 South Main Street
P.O. Box 1701
Roxboro, NC 27573

Wells Fargo Home Mortgage
P.O. Box 9039
Temecula, CA 92589-9039

Sears
Post Office Box 6282
Sioux Falls, SD 57117-6282

Sears/Citi
8725 West Sahara Avenue
The Lakes, NV 89163

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Attorneys At Law
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Durham, NC 27717-2508

Staple's
Customer Service
PO Box 653054
Dallas, TX 75265-3054

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Raleigh, NC 27615

Time Financing Service
PO Box 1773
123 S. Lamar ST
Roxboro, NC 27573

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858